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Federal Reserve Bank of Kansas City  
925 Grand Boulevard  
Kansas City, Missouri 64198-0001

Gentlemen

This letter is to let you know that I am opposed to the proposed Agency Information Collection Activities. I think this is not necessary for the Federal Reserve to do their job. I hear a lot of Discussion from community bankers that complain about the intrusion of the Sarbanes-Oxley Act of 2002, even though most of them are not a public company listed on the Stock Exchange. Even though non-public held holding companies do not have the requirements of the S.O.A. there is always a regulator, accountant that is constantly coming up with ways to try and Get us brought under a lot more regulation. We already are one of the most regulated industries in the country.

What I would like to know is how this is going to help the banking industry. If you can tell the Bankers the answer to this question, then your proposal may be met with more enthusiasm. Please quit finding things for some stable of lawyers to keep adding things for us to do without You first letting the industry know how this new proposal is going to help and what good it really is.

Sincerely

Charles L. Stoner  
Chairman of the Board